



TRICARE®

Your Military Health Plan

TRICARE Prime Remote and TRICARE Prime Remote for Active Duty Family Members

Updated October 2015



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Today's Agenda

- What Is TRICARE?
- TRICARE Program Coverage
- TRICARE Benefit Information
- Other Important Information
- For Information and Assistance
 - To learn more about your TRICARE options, visit **www.tricare.mil**.
 - You can receive TRICARE news and publications by e-mail. Sign up at **www.tricare.mil/subscriptions**.
 - To sign up for benefits correspondence by e-mail, visit **<http://milconnect.dmdc.mil>**.



What Is TRICARE?

- Uniformed services health care program
- Worldwide network
 - Military hospitals and clinics
 - Civilian health care providers



The Affordable Care Act

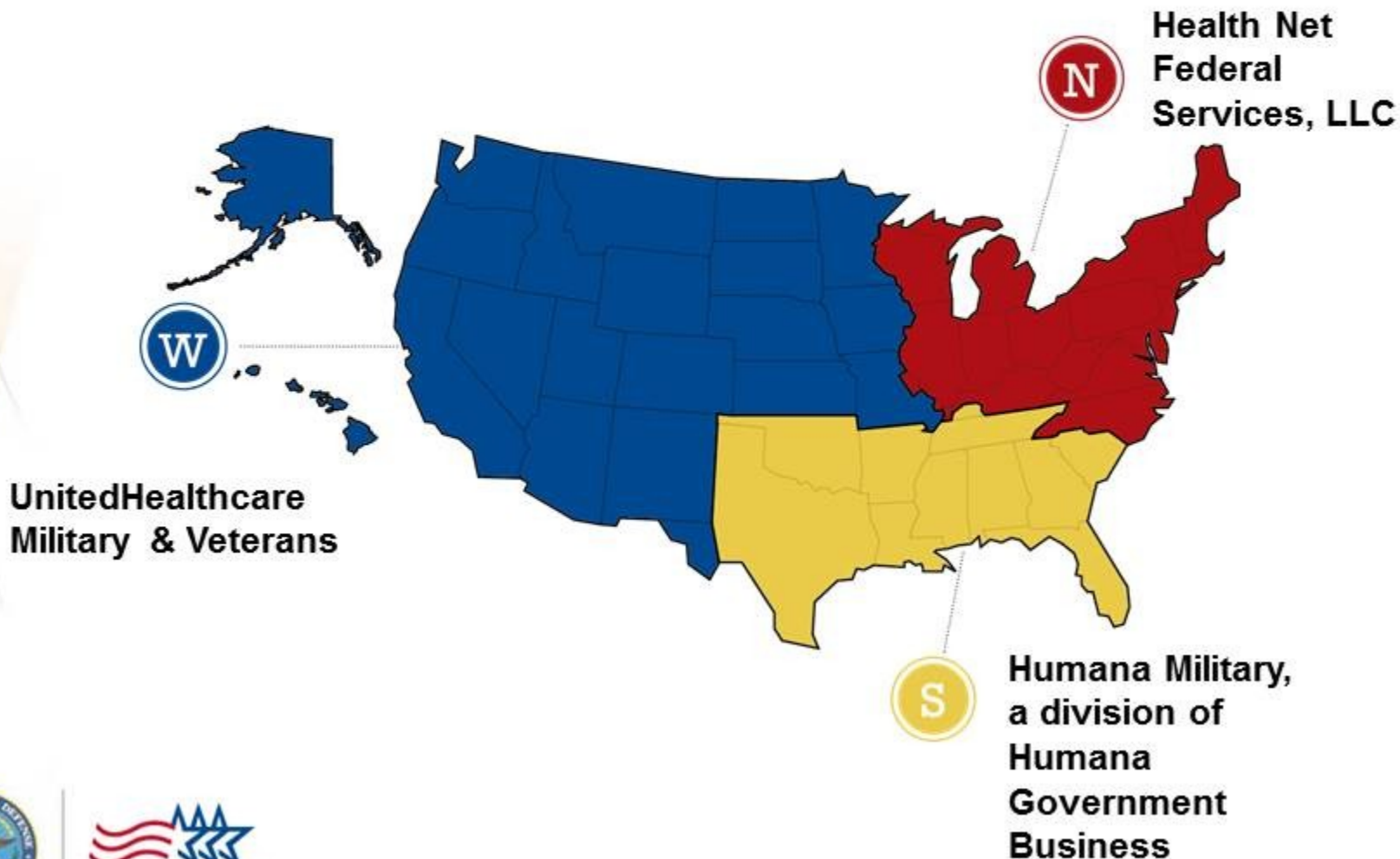
- The TRICARE program meets the minimum essential coverage requirement under the Affordable Care Act (ACA).
- For tax year 2015, you will receive an Internal Revenue Service (IRS) Form 1095 from the pay center that services your military, annuity, or pension pay. It will list your TRICARE coverage for each month in 2015.
 - If your military pay is administered by the Defense Finance and Accounting Service (DFAS), you can opt in to receive your 2015 IRS tax forms electronically.
- Your Social Security number (SSN) and the SSNs of each of your covered family members must be included in DEERS for your TRICARE coverage to be reflected accurately.



What Is TRICARE?

TRICARE Stateside Regions

TRICARE is available worldwide and managed regionally.



What Is TRICARE?

TRICARE Overseas Program

TOP is managed through three geographic areas.



Latin America and Canada

Canada, the Caribbean Basin, Central and South America, Puerto Rico, and the U.S. Virgin Islands

Eurasia-Africa

Africa, Europe, and the Middle East

Pacific

Asia, Australia, Guam, India, Japan, New Zealand, South Korea, and Western Pacific remote countries



Keep Your DEERS Information Up To Date



Visit a **uniformed services identification (ID) card-issuing facility**

(find a facility at www.dmdc.osd.mil/rsl)

Note: Military sponsors must use this option to add family members in DEERS.



Log on to

<http://milconnect.dmdc.osd.mil>



Call **1-800-538-9552**

Fax **1-831-655-8317**



TRICARE Eligibility Beneficiary Categories

- Active duty service members (ADSMs)
- Active duty family members (ADFMs)
- Retired service members (*including Retired Reserve members*) and their family members
- National Guard and Reserve members and their family members
- Medal of Honor recipients and their family members, survivors, and eligible former spouses



Self-Service Options Online

DS Logon

- Available to those without a CAC or DFAS myPay PIN (*such as family members*)
- Allows access to secure health care information
- Sponsors can obtain DS Logons for themselves and their family members by:
 - Logging on to **<https://myaccess.dmdc.osd.mil>**
 - Visiting a U.S. Department of Veterans Affairs (VA) Regional Office

The screenshot shows the DS Logon website interface. It features three main login sections: DS LOGON (Department of Defense Self-Service), CAC (Common Access Card), and DFAS myPay Password (Defense Finance and Accounting Service). Each section includes a login form with fields for username, password, and a 'Login' button. Below these sections, there are links for 'Need a DS LOGON?', 'Have a DS LOGON activation letter?', and 'Need to upgrade your DS LOGON?'. The 'Register' button under 'Need a DS LOGON?' is circled in red.



Self-Service Options Online

TRICARE West Region—www.uhcmilitarywest.com

The screenshot shows the TRICARE West Region website. The UnitedHealthcare logo is in the top left, and the TRICARE logo is in the top center. A search bar and 'Contact Us | Help' link are in the top right. The navigation bar includes 'Home', 'Beneficiaries' (circled in red), 'Providers', 'Government', 'Find a Provider', and 'About'. Below the navigation bar, the 'Overview' section features two login options: 'DS Logon' and 'uhcmilitarywest Logon', both circled in red. Arrows point from these options to a 'Register Now' link. A large red circle highlights the 'Resources' section on the left, which lists various services like 'Affordable Care Act', 'Behavioral Health Programs', 'Case Management Program', 'Claims', 'Disease Management Program', 'EFMP Military OneSource Enrollment', 'Find a Form', 'Healthy Lifestyle', 'Help Guides', 'National Guard and Reserve Newsletters', 'Referrals and Prior Authorizations', 'Report Fraud, Waste, & Abuse', 'TRICARE Benefits', and 'Your Mobile Tools'. The 'Getting Started' section on the right lists tasks such as 'Update DEERS', 'Update your TRICARE Plan Enrollment', 'Change Your PCM', and 'Enroll in Automatic Recurring Payments'. The 'Latest News' section includes articles about 'TRICARE Beneficiaries Being Targeted for Unsolicited Medical Prescriptions' and 'TRICARE Comprehensive Autism Care Demonstration Began October 20th'. A large banner for 'UnitedHealthcare Beacon™ Virtual Beneficiary Service Center' is prominently displayed in the center, featuring the text 'Access from anywhere. Now you can reach us from wherever you are using your mobile device.' and an image of a smartphone and tablet.

UnitedHealthcare

TRICARE

Contact Us | Help

Search Search

Home **Beneficiaries** Providers Government Find a Provider About

Overview

Secure Content

- My Eligibility
- My Referrals and Prior Authorizations
- My Claims
- My Deductibles
- My Other Health Insurance
- My Profile
- Make a Payment

Resources

- Affordable Care Act
- Behavioral Health Programs
- Case Management Program
- Claims
- Disease Management Program
- EFMP Military OneSource Enrollment
- Find a Form
- Healthy Lifestyle
- Help Guides
- National Guard and Reserve Newsletters
- Referrals and Prior Authorizations
- Report Fraud, Waste, & Abuse
- TRICARE Benefits
- Your Mobile Tools

Overview

DS Logon is a preferred secure login for those who qualify

DS Logon

Don't have a DS Logon?

[Register Now](#)

uhcmilitarywest.com Logon for those without a DS Logon

uhcmilitarywest Logon

Don't have a uhcmilitarywest.com Logon?

[Register Now](#)

Getting Started

- Update DEERS
- Update your TRICARE Plan Enrollment
- Change Your PCM
- Enroll in Automatic Recurring Payments

Latest News

TRICARE Beneficiaries Being Targeted for Unsolicited Medical Prescriptions

[View full story](#)

TRICARE Comprehensive Autism Care Demonstration Began October 20th

[Access important information](#)

UnitedHealthcare Beacon™ Virtual Beneficiary Service Center Now Open!

Beneficiaries in the TRICARE West Region can now access popular TRICARE resources on-the-go with UnitedHealthcare Beacon™ – a mobile-friendly guide to existing resources and information. UnitedHealthcare Beacon™ is web-based, so there's no app to download. Just visit www.uhcmilitarywest.com/beacon/ from your compatible mobile device. Check out [Your Mobile Tools](#) to learn more.



Self-Service Options Online

TRICARE North Region—www.hnfs.com

Self-Service Tools

Save time by completing common TRICARE-related tasks online. From enrolling to checking claim status, we encourage you to use the self-service options available at www.hnfs.com and the PGBA, LLC website, www.myTRICARE.com. Health Net Federal Services, LLC contracts with PGBA for claims processing and claims customer service.



Self-service tools at
www.hnfs.com:

- › Find a provider
- › Enroll (Online enrollment not available for all TRICARE plans.)
- › Check TRICARE eligibility
- › Check Authorization and Referral Status (Requires DS Logon)
- › Check Claim Status (Requires DS Logon)
- › Change your primary care manager
- › Access TRICARE enrollment cards
- › Start, stop or change your monthly premium payment
- › Request auto-authorization alerts
- › Set up website preferences under My Account

A DoD Self-Service Logon (DS Logon) is required to access certain features at www.hnfs.com. Visit DMDC's [My Access Center](#) for instructions on how to generate a DS Logon from the DMDC site.

Log in at www.hnfs.com



Self-service tools at
www.myTRICARE.com:

- › Check the status of your TRICARE claims.
- › Check your maximum out-of-pocket expenses and other health insurance (OHI) status.
- › Check referral and authorization status.
- › View and print your TRICARE Explanation of Benefits.
- › Make online enrollment payments.
- › View an annual summary of your TRICARE benefits.
- › Send confidential, secure email through AskUs and receive a quick response.

Log in/register at www.myTRICARE.com



Self-Service Options Online

TRICARE South Region—HumanaMilitary.com

Welcome TRICARE South beneficiaries

Get access to everything you need right here. You can enroll, learn how to file your claims, educate yourself on wellness and get access to all the TRICARE resources you need.

Register for beneficiary self-service

→ [Log in](#)

→ [Register for self-service](#)



[Enrollment and claims](#)

[Plans and programs](#)

[Wellness](#)

[Resources](#)

Enrollment and claims

Make your enrollment payment, enroll online, change your primary care manager and update your DEERS information or learn how to file your health care claims.

→ [Learn more on enrollment and claims](#)

Resources

- [An important message from TRICARE](#)
- [TRICARE forms](#)
- [Travel benefits](#)
- [CHAMPVA program guides](#)
- [Compare hospital quality](#)



Do you need a form?

Access to TRICARE forms, including enrollment and change/transfer forms.

→ [View forms](#)



TRICARE SMART site

TRICARE SMART site is your source for TRICARE educational materials online.

→ [Go to the SMART site](#)



TRICARE Program Options

TRICARE Health Plans

Beneficiary Type	TRICARE Health Plan Options
Active duty service members (ADSMs)	<ul style="list-style-type: none"> • TRICARE Prime • TRICARE Prime Remote
Active duty family members (ADFMs)	<ul style="list-style-type: none"> • TRICARE Prime • TRICARE Prime Remote • TRICARE Standard and TRICARE Extra • TRICARE For Life (TFL) • US Family Health Plan (USFHP) • TRICARE Young Adult (TYA)
Retired service members and their family members, Medal of Honor recipients and their family members, survivors, and eligible former spouses	<ul style="list-style-type: none"> • TRICARE Prime • TRICARE Standard and TRICARE Extra • TFL • USFHP • TYA
National Guard and Reserve members and their family members	<ul style="list-style-type: none"> • TRICARE Reserve Select • TRICARE Retired Reserve • TYA



TRICARE Program Options

TRICARE Health Plans

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Active duty family members (ADFMs)	<ul style="list-style-type: none"> • TRICARE Prime • TRICARE Prime Remote • TRICARE Standard and TRICARE Extra • TRICARE For Life (TFL) • US Family Health Plan (USFHP) • TRICARE Young Adult (TYA)
Retired service members and their family members, Medal of Honor recipients and their family members, survivors, and eligible former spouses	<ul style="list-style-type: none"> • TRICARE Prime • TRICARE Standard and TRICARE Extra • TFL • USFHP • TYA
National Guard and Reserve members and their family members	<ul style="list-style-type: none"> • TRICARE Reserve Select • TRICARE Retired Reserve • TYA



TRICARE Program Options

TRICARE Standard® and TRICARE Extra

- Enrollment not required
- Freedom to choose providers
- No referrals required
- Annual deductible and cost-shares apply
- Some services require prior authorization
- May have to file your own claims



TRICARE Program Options

TRICARE Prime®

- Available in specific geographic areas
- Enrollment required
- Primary care manager (PCM) provides most care
- No claims filing
- Priority access at military hospitals and clinics



TRICARE Prime (*continued*)

- Referrals required for specialty care
- Military hospitals and clinics first option for care
- Lowest out-of-pocket costs
- Portable coverage



TRICARE Program Options

TRICARE Prime Remote

- Available in remote locations
- Must meet eligibility requirements
- Enrollment required
- PCM provides most care
- Coordinated care
- No claims filing with network providers
- Lowest out-of-pocket costs



TRICARE Prime Remote Options

- TRICARE Prime Remote (TPR) is similar to TRICARE Prime, but is available to ADSMs living and working in remote locations.
- TRICARE Prime Remote for Active Duty Family Members (TPRADFM) is available to eligible active duty family members, including survivors, who live at the TPR-enrolled sponsor's address.
- Enrollment is required and beneficiaries receive care from TRICARE network providers (*or a TRICARE-authorized provider if a network provider is unavailable*).
- There are no annual enrollment fees for ADSMs and ADFMs enrolled in TPR or TPRADFM.



TRICARE Program Coverage

Eligibility

You may be eligible for TPR or TPRADFM if you are:

- An ADSM who lives **and** works more than 50 miles (*or an hour's drive time*) from a military hospital or clinic
- An ADFM who lives with a TPR-enrolled sponsor, or a transitional survivor
- A National Guard and Reserve member called or ordered to active service for more than 30 consecutive days who lives and works in a TPR-qualifying location
- A family member of a National Guard or Reserve sponsor who is called or ordered to active service for more than 30 consecutive days and who lives with a TPR-enrolled sponsor **at the time of activation**



TRICARE Program Coverage

Enrollment

- Complete and submit a *TRICARE Prime Enrollment, Disenrollment, and Primary Care Manager (PCM) Change Form* (DD Form 2876) available at **www.tricare.mil/forms**.
- For ADSMs, coverage is effective on the day the form is received by the regional contractor. ADSMs must enroll in TPR, if eligible.
- For ADFMs, the 20th-of-the-month rule applies.
- There are no annual enrollment fees for ADSMs and ADFMs enrolled in TPR or TPRADFM. For cost information, visit **www.tricare.mil/costs**.



TRICARE Program Coverage

Primary Care Manager

- TPR and TPRADFM enrollees will receive most care from a primary care manager (PCM).
- Your PCM will:
 - Provide preventive services and care for routine illnesses or injuries
 - Coordinate access to urgent care
 - Manage referrals to specialists or hospitals, if needed
- If more than one network PCM is available, you may choose the PCM you prefer.
- If no network PCM is available, you may use a TRICARE-authorized provider.



Routine Care

- Routine care includes general office visits for the treatment of symptoms, chronic or acute illnesses and diseases, and follow-up care for an ongoing medical condition.
- Routine care also includes preventive care services to help keep you healthy. You will receive most of your routine or primary care from your PCM.
- Visit **www.tricare.mil/coveredservices** for more information.

Note: ADSMs always require referrals for any civilian care, including clinical preventive services, mental health care, and specialty care (*except for emergency services*).



Specialty Care

- PCMs coordinate care with the regional contractor.
- For ADSMs, the regional contractor refers all specialty care requests to the Reserve and Service Member Support Office, Great Lakes (R&SMSO), which reviews the request and assesses if the ADSM needs a fitness-for-duty determination.
- For more information, contact the R&SMSO at **1-888-647-6676**.
- Specialty care referrals for TPRADFM are managed by the regional contractor, not the R&SMSO.
- When referred for specialty care more than 100 miles from your PCM's office, you may be eligible for travel reimbursement.



Emergency and Urgent Care

- In an emergency, call 911 or go to the nearest emergency room.
 - Your PCM must be notified within 24 hours or on the next business day following admission to coordinate ongoing care and to ensure you receive proper authorization.
- Urgent care must be coordinated with your PCM and/or provider.
 - If not, POS fees will apply.



TRICARE Overseas Program Coverage

Aeromedical Evacuations

- Aeromedical evacuations (*air evacuations*) are only approved when medically necessary and appropriate.
- For ADSMs or ADFMs enrolled in TOP Prime or TOP Prime Remote, contact your TOP Regional Call Center for assistance coordinating air evacuations.
- Air evacuations for those not enrolled in a TOP Prime option are not provided as cashless/claimless services.
- For more information about air evacuations overseas, contact your TOP Regional Call Center.



TRICARE Program Coverage

Point-of-Service Option for Family Members

- The TRICARE point-of-service (POS) option gives you the freedom, at an additional cost, to receive nonemergency health care services from any TRICARE-authorized provider without a PCM referral.

Charges	Individual	Family
POS deductible per fiscal year (FY) (October 1–September 30) for outpatient care only	\$300	\$600
POS cost-share for outpatient care	50% of TRICARE-allowable charge after annual POS deductible is met	
POS cost-share for inpatient care	50% of TRICARE-allowable charge after annual POS deductible is met	
Any additional charges by nonparticipating providers	The beneficiary is responsible for payment. Nonparticipating providers in the United States can charge up to 15% above the TRICARE-allowable charge for services.	



What Is Covered?

- Medically necessary maternity care:
 - Obstetric visits
 - Fetal ultrasounds
 - Hospitalization
 - Anesthesia
 - Cesarean sections
 - Management of high-risk or complicated pregnancies
 - Deliveries at TRICARE-certified/authorized birthing centers
- Breast pumps, breast pump supplies, and breast-feeding counseling are also covered.



What Is Not Covered?

- Services not covered by TRICARE:
 - Fetal ultrasounds that are not medically necessary
 - Services and supplies related to noncoital reproductive procedures
 - Management of uterine contractions with drugs that are not approved for that use
 - Home uterine-activity monitoring and related services
 - Private hospital rooms
 - Unproven procedures
 - Umbilical cord collection and storage



What Is Covered?

- Circumcision
- Routine newborn care
- Health-promotion and disease-prevention exams
- Vision and hearing screenings
- Height, weight, and head circumference measurements
- Routine vaccines
- Developmental and behavioral appraisals



Mental Health Care Services

- ADSMs must have a referral and prior authorization for **all** mental health care.
- Family members may obtain the first eight mental health outpatient visits to a network provider for a medically diagnosed and covered condition per fiscal year (*October 1–September 30*) without a PCM referral or prior authorization from your regional contractor.
 - After the first eight visits (*ninth and beyond*), prior authorization from your regional contractor is required.
- Inpatient care always requires prior authorization, except in an emergency.



Exceptional Family Member Program

What Is EFMP?

- Considers your family member's needs during duty assignment
- Provides family support services
- Each service branch has its own EFMP enrollment process
- For more information:
 - Visit **www.militaryonesource.mil/efmp**
 - Find your service branch's EFMP representative at **www.militaryinstallations.dod.mil**



Extended Care Health Option **ECHO Eligibility**

- ECHO is available to the following beneficiaries with qualifying conditions:
 - ADFMs (*including family members of National Guard and Reserve members called or ordered to active service for more than 30 consecutive days*)
 - Family members who qualify for continued coverage under the Transitional Assistance Management Program (TAMP)
 - Children or spouses of former service members who were victims of physical or emotional abuse
 - Transitional survivors



ECHO Qualifying Conditions

- Conditions to qualify for ECHO coverage may include, but are not limited to:
 - Moderate or severe intellectual disability
 - Serious physical disability
 - Serious qualifying psychological conditions
 - A condition causing the beneficiary to be homebound
 - A diagnosis of a neuromuscular developmental condition in an infant or toddler
 - Multiple disabilities affecting separate body systems



ECHO Benefits

- ECHO provides benefits, such as:
 - Assistive services
 - Durable equipment
 - ECHO Home Health Care (EHHC)
 - Rehabilitative services
 - Respite care
 - Training to use special education and assistive technology devices
 - Institutional care
 - Medical transportation in certain circumstances



TRICARE Program Options

TRICARE Young Adult

- Qualified young adult dependents until reaching age 26
- TRICARE Prime and TRICARE Standard options
- No dental coverage
- Monthly premiums



TRICARE Young Adult (TYA)

- You may generally purchase TYA coverage if you are all of the following:
 - A dependent of a TRICARE-eligible uniformed service sponsor
 - Unmarried
 - At least age 21 (*or age 23 if previously enrolled in a full-time course of study at an approved institution of higher learning and if the sponsor provided at least 50 percent of the financial support*), but have not yet reached age 26
- You may **not** purchase TYA coverage if you are eligible to enroll in an employer-sponsored health plan as defined in TYA regulations, otherwise eligible for TRICARE program coverage, or married.

For more information, visit www.tricare.mil/tya.



TRICARE Program Options

TRICARE Pharmacy Program

Pharmacy Option	Formulary Drugs		Non-Formulary Drugs
	Generic	Brand Name	
Military Pharmacy (up to a 90-day supply)	\$0	\$0	Not available
TRICARE Pharmacy Home Delivery (up to a 90-day supply)	\$0	\$20	\$49
TRICARE Retail Network Pharmacy (up to a 30-day supply)	\$1 0	\$2 4	\$50



TRICARE Program Options

TRICARE Pharmacy Program (*continued*)

Pharmacy Option	Formulary Drugs		Non-Formulary Drugs
	Generic	Brand Name	
Non-Network Pharmacy (up to a 30-day supply)	TRICARE Prime options: 50% cost-share applies after point-of-service (POS) deductible is met		TRICARE Prime options: 50% cost-share applies after POS deductible is met
	All other beneficiaries: \$2 or 20% of the total \$4, whichever is greater, after the annual deductible is met		All other beneficiaries: \$5 or 20% of the total \$0, whichever is greater, after the annual deductible is met



Other Important Information

Annual Catastrophic Cap

- Limits the amount of out-of-pocket expenses a family will pay for TRICARE-covered medical services
- Applies to all covered services, including annual deductibles, pharmacy copayments, TRICARE Prime enrollment fees, and other cost-shares, based on TRICARE-allowable charges
- \$1,000 total for ADFMs and TRS beneficiaries
- \$3,000 per family for all other beneficiaries
- TRICARE pays beneficiaries' portion of the TRICARE-allowable amount for all covered services for the rest of the fiscal year when catastrophic cap is met
- Point-of-service (POS) charges and additional non-network provider charges not counted toward cap



Dental Program Options

- Active Duty Dental Program (ADDP)
 - Available to ADSMs
 - Administered by United Concordia Companies, Inc.
 - Care is received through military dentist referrals for civilian dental care
 - For more information, visit **www.addp-ucci.com**.
- TRICARE Dental Program (TDP)
 - Available to qualifying ADFMs, National Guard and Reserve members and their families, and survivors
 - Administered by MetLife
 - For more information, visit **www.metlife.com/tricare**.



Active Duty Dental Program (ADDP)

- There are no out-of-pocket costs when using the ADDP. However, for services that require prior authorization (*for example, orthodontics, crowns*), active duty service members may be responsible for the cost of care if they do not obtain prior authorization from the ADDP contractor, United Concordia Companies, Inc.
- For more information about the ADDP, visit **www.addp-ucci.com**.



TRICARE Costs

TRICARE Dental Program (TDP)

Sponsor Status	Sponsor-Only	One Family Member	More Than One Family Member	Sponsor and Family
Active Duty	N/A	\$ 11.68	\$ 34.68	N/A
Selected Reserve	\$ 11.68	\$ 29.19	\$ 87.59	\$ 99.27
Individual Ready Reserve	\$ 29.19	\$ 29.19	\$ 87.59	\$ 116.78

TRICARE Dental Program:
www.tricare.mil/tdp



Self-Service Options Online

Using TRICARE's "I want to ..." Section

- Book appointments
- Find a doctor
- View referrals and prior authorizations
- Change your primary care manager (PCM)
- Enroll in or purchase a plan
- Manage prescriptions
- File or check a claim



For Information and Assistance

Stateside Regional Contractors

TRICARE North Region

Health Net Federal Services, LLC
1-877-TRICARE (1-877-874-2273)
www.hnfs.com

TRICARE South Region

Humana Military, a division of
Humana Government Business
1-800-444-5445
Humana-Military.com

TRICARE West Region

UnitedHealthcare Military & Veterans
1-877-988-WEST (1-877-988-9378)
www.uhcmilitarywest.com

General Contact Information

TRICARE Web Site: www.tricare.mil

Contacts: www.tricare.mil/contactus

Reserve and Service Member Support Office,
Great Lakes: www.tricare.mil/mmso

Overseas Regional Contractor

International SOS Assistance, Inc.
www.tricare-overseas.com

Eurasia-Africa:

+44-20-8762-8384 (*overseas*)
1-877-678-1207 (*stateside*)

Latin America & Canada:

+1-215-942-8393 (*overseas*)
1-877-451-8659 (*stateside*)

Pacific:

Singapore: +65-6339-2676 (*overseas*)
1-877-678-1208 (*stateside*)
Sydney: +61-2-9273-2710 (*overseas*)
1-877-678-1209 (*stateside*)

Connect with TRICARE Online!



www.tricare.mil/media

